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**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Gina Rene Campbell**
6276 Glenview Drive #176
North Richland Hills, TX 76180

xxx-xx-9264

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Case No: **19-42178-ELM-13**

Date: **6/6/2019**

Chapter 13

Debtor(s)

**DEBTOR'S(S) CHAPTER 13 PLAN
(CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$365.00**

Plan Term: **60 months**

Plan Base: **\$21,900.00**

Applicable Commitment Period: **36 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

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MOTION FOR VALUATION

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$365.00 per month, months 1 to 60.

For a total of \$21,900.00 (estimated "*Base Amount*").

First payment is due 6/30/2019.

The applicable commitment period ("ACP") is 36 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:
\$0.00.

Debtor's(s') equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:
\$0.00.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

- CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
- STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
- DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> (MONTHS __ TO __)	<u>TREATMENT</u> \$__ PER MO.
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C. **ATTORNEY FEES:** To MP Wright Law Group, PLLC, total: \$3,700.00;
\$0.00 Pre-petition; \$3,700.00 disbursed by the *Trustee*.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

<u>MORTGAGEE</u>	<u>SCHED.</u> <u>ARR. AMT</u>	<u>DATE</u> <u>ARR. THROUGH</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> (MONTHS __ TO __)	<u>TREATMENT</u>
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D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
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D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
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Conn's Appliances Inc. Washer/Dryer	\$946.38	\$500.00	0.00%	Pro-Rata
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To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the *Debtor(s)* retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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Santander Consumer USA 2017 Hyundai Elantra SE (approx. 51,465 miles)	\$12,110.00	6.00%	Pro-Rata
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The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

CREDITOR	COLLATERAL	SCHED. AMT.
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H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Internal Revenue Service	\$334.00	Month(s) 1-57	Pro-Rata

I. SPECIAL CLASS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: _____

J. UNSECURED CREDITORS:

CREDITOR	SCHED. AMT.	COMMENT
Ace Cash Express	\$0.00	
AMCOL Systems, Inc.	\$683.00	
AMCOL Systems, Inc.	\$668.00	
Capital One	\$0.00	
Capital One	\$0.00	
Cavalry Portfolio Services	\$2,490.00	
Chase Card Services	\$2,469.00	
City Hospital EC Center	\$0.00	
Comenity Bank/Abarcrombie	\$0.00	
Comenity Bank/Abarcrombie	\$0.00	
Comenity Bank/Buckle	\$0.00	
Comenity Bank/Express	\$0.00	
Comenity Bank/Limited Too	\$0.00	
Comenity Bank/Newport News	\$0.00	
Comenity Bank/Pier 1	\$0.00	
Comenity Bank/Victoria Secret	\$0.00	
Comenity Bank/Woman Within	\$0.00	
Conduent	\$0.00	
Conduent/US Bk Natl Brazos	\$0.00	

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Conn's Appliances Inc.	\$446.38	Unsecured portion of the secured debt (Bifurcated)
Credit Collection Services	\$101.00	
Department Store National Bank/Macy's	\$0.00	
Discover Financial	\$7,180.00	
First National Bank	\$0.00	
Jessica Olsen-Zhang	\$0.00	
Kohls/Capital One	\$2,292.00	
Kohls/Capital One	\$0.00	
Medical City Alliance	\$0.00	
Medicredit Inc.	\$1,008.00	
MOHELA	\$23,347.00	
Panhandle-Plains Student Loan Center	\$0.00	
Panhandle-Plains Student Loan Center	\$0.00	
Panhandle-Plains Student Loan Center	\$0.00	
Panhandle-Plains Student Loan Center	\$0.00	
Panhandle-Plains Student Loan Center	(\$1.00)	
Portfolio Recovery	\$7,228.00	
Portfolio Recovery	\$6,835.00	
Portfolio Recovery	\$5,574.00	
Portfolio Recovery	\$4,045.00	
Portfolio Recovery	\$2,714.00	
Portfolio Recovery	\$459.00	
Syncb Bank/American Eagle	\$0.00	
Syncb/Gap	\$0.00	
Syncb/Rooms To Go	\$0.00	
Synchrony Bank	\$0.00	
Synchrony Bank/ JC Penneys	\$0.00	
Synchrony Bank/ Old Navy	\$0.00	
Synchrony Bank/Amazon	\$0.00	
Synchrony Bank/Care Credit	\$0.00	
Synchrony Bank/Care Credit	\$0.00	
Synchrony Bank/Chevron	\$0.00	
Synchrony Bank/Gap	\$0.00	
Synchrony Bank/Old Navy	\$0.00	
Synchrony Bank/Old Navy	\$0.00	
Synchrony Bank/PayPal Cr	\$0.00	
Synchrony Bank/Walmart	\$0.00	
Synchrony Bank/Walmart	\$0.00	
Target	\$2,494.00	
Target	\$0.00	
US Dept of Education	\$0.00	
US Dept of Education	\$0.00	
US Dept of Education	\$0.00	
US Dept of Education	\$0.00	
Wells Fargo Bank	\$0.00	
Wells Fargo Bank NA	\$5,035.00	

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TOTAL SCHEDULED UNSECURED: \$75,067.38

The Debtor(s)' estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 2%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Waterford on the Green Apartments	Assumed	\$0.00		

**SECTION II
DEBTOR'S(S) CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17**

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor(s)' Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the Trustee in the amount shown as "Disbursed By The Trustee" pursuant to this Plan and the Debtor(s)' Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the Trustee. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the Debtor(s) believe(s) is/are the periodic payment amounts owed to the Mortgage Lender as of the date of the filing of this Plan. Adjustment of the Plan Payment and Base Amount shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the Trustee for payment of the Debtor's Current Post-Petition Mortgage Payment(s) shall be deemed adequate protection to the creditor.

Upon completion of the Plan, Debtor(s) shall resume making the Current Post-Petition Mortgage Payments required by their contract on the due date following the date specified in the Trustee's records as the date through which the Trustee made the last Current Post-Petition Mortgage Payment.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a Conduit Debtor is current on his/her Plan Payments or the payment(s) due pursuant to any wage directive, the Mortgage Lender shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The Post-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

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E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

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L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s')* business affairs, assets or liabilities.

S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

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Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinancing of property of the estate except to respond to any motion for the proposed use, sale, or refinancing of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

Case No: 19-42178-ELM-13

Debtor(s): **Gina Rene Campbell**

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case No: 19-42178-ELM-13
Debtor(s): **Gina Rene Campbell**

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ M. Paul Wright

M. Paul Wright, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ M. Paul Wright

M. Paul Wright, Debtor's(s') Counsel

IL 6298791

State Bar Number

Case No: 19-42178-ELM-13
 Debtor(s): **Gina Rene Campbell**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **14th day of June, 2019**:

(List each party served, specifying the name and address of each party)

Dated: **June 14, 2019**

/s/ M. Paul Wright

M. Paul Wright, Debtor's(s') Counsel

Ace Cash Express
 1231 Greenway Dr, Suite 700
 Irving, TX 75038
 ATTN: BANKRUPTCY DEPT
 LISA HERNANDEZ

Cavalry Portfolio Services
 xxxx3811
 ATTN: Bankruptcy Department
 500 Summit Lake Ste 400
 Valhalla, NY 10595

Comenity Bank/Express
 xxxxx8377
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

AMCOL Systems, Inc.
 xxxx3316
 Attn: Bankruptcy
 PO Box 21625
 Columbia, SC 29221

Chase Card Services
 xxxxxxxxxxxx5270
 Attn: Bankruptcy
 PO Box 15298
 Wilmington, DE 19850

Comenity Bank/Limited Too
 xxxxx3143
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

AMCOL Systems, Inc.
 xxxx9738
 Attn: Bankruptcy
 PO Box 21625
 Columbia, SC 29221

City Hospital EC Center
 4551 Western Center Blvd.
 Fort Worth, TX 76137

Comenity Bank/Newport News
 xxxxxxxxxxxx1973
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Attorney General
 Collections Div Bankruptcy Sec
 P.O. Box 12548
 Austin, TX 78711-2548

Comenity Bank/Abarcrombie
 xxxxx2403
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Comenity Bank/Pier 1
 xxxxxxxxxxxx8875
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Capital One
 xxxxxxxxxxxx7741
 Attn: Bankruptcy
 PO Box 30285
 Salt Lake City, UT 84130

Comenity Bank/Abarcrombie
 xxxxx6279
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Comenity Bank/Victoria Secret
 xxxxxxxxxxxx0292
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Capital One
 xxxxxxxxxxxx8202
 Attn: Bankruptcy
 PO Box 30285
 Salt Lake City, UT 84130

Comenity Bank/Buckle
 xxxxxxxxxxxx2499
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Comenity Bank/Woman Within
 xxxxx5881
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Case No: 19-42178-ELM-13
 Debtor(s): **Gina Rene Campbell**

Conduent xxxxxx2642 Attn: Claims Dept PO Box 7051 Utica, NY 13504	Internal Revenue Service Department of the Treasury P.O. Box 7346 Philadelphia, PA 19101-7346	MOHELA xxxxxxxxxxxx0002 Attn: Bankruptcy 633 Spirit Dr Chesterfield, MO 63005
Conduent/US Bk Natl Brazos xxxxxx2641 Attn: Claims Dept PO Box 7051 Utica, NY 13504	Internal Revenue Service Special Procedures-Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346	Panhandle-Plains Student Loan Center xxx1179 Attn: Bankruptcy PO Box 839 Canyon, TX 79015
Conn's Appliances Inc. 3295 College Street Beaumont, TX 77701-4611	Jessica Olsen-Zhang 15660 N. Dallas Parkway Ste 350 Dallas, TX 75248	Panhandle-Plains Student Loan Center xxx1079 Attn: Bankruptcy PO Box 839 Canyon, TX 79015
Credit Collection Services xxxx1532 Attn: Bankruptcy 725 Canton St Norwood, MA 02062	Kohls/Capital One xxxxxxxxxxxx4317 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Panhandle-Plains Student Loan Center xxx1279 Attn: Bankruptcy PO Box 839 Canyon, TX 79015
Department Store National Bank/Macy's xxxxxx7200 Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040	Kohls/Capital One xxxxxxxxxxxx1706 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Panhandle-Plains Student Loan Center xxx1379 Attn: Bankruptcy PO Box 839 Canyon, TX 79015
Discover Financial xxxxxxxxxxxx0850 Attn: Bankruptcy Department PO Box 15316 Wilmington, DE 19850	Linebarger Goggan Blair & Sampson, LLP 2323 Bryan Street, Suite 1600 Dallas, Texas 75201	Panhandle-Plains Student Loan Center xxx0979 Attn: Bankruptcy PO Box 839 Canyon, TX 79015
First National Bank xxxxxxxxxxxx0746 Attn: Bankruptcy 1620 Dodge St Mailstop 4440 Omaha, NE 68197	Medical City Alliance 3101 N. Tarrant Parkway Fort Worth, TX 76177	Portfolio Recovery xxxxxxxxxxxx7356 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502
Gina Rene Campbell 6276 Glenview Drive #176 North Richland Hills, TX 76180	Medicredit Inc. xxxxx9226 Attn: Bankruptcy Department PO Box 1629 Maryland Heights, MO 63043	Portfolio Recovery xxxxxxxxxxxx8130 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502

Case No: 19-42178-ELM-13
 Debtor(s): **Gina Rene Campbell**

Portfolio Recovery xxxxxxxxxxxx7019 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank xxxxxxxxxxxx5478 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/Old Navy xxxxxxxxxxxx7356 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Portfolio Recovery xxxxxxxxxxxx7789 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank/ JC Penneys xxxxxxxxxxxx4937 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/Old Navy xxxxxxxxxxxx0915 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Portfolio Recovery xxxxxxxxxxxx3194 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank/ Old Navy xxxxxxx7517 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/PayPal Cr xxxxxxx3744 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Portfolio Recovery xxxxxxxxxxxx5478 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank/Amazon xxxxxxxxxxxx7789 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/Walmart xxxxxxx5003 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Santander Consumer USA xxxxxxxxxxxx1000 Attn: Bankruptcy PO Box 961245 Fort Worth, TX 76161	Synchrony Bank/Care Credit xxxxxxxxxxxx2105 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Synchrony Bank/Walmart xxxxxxxxxxxx8130 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Syncb Bank/American Eagle xxxxxxxxxxxx4923 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/Care Credit xxxxxxxxxxxx4165 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Target xxxxxxxxxxxx5546 Attn: Bankruptcy PO Box 9475 Minneapolis, MN 55440
Syncb/Gap xxxxxxxxxxxx3646 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/Chevron xxxxxxxxxxxx9468 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Target xxxxx8507 Attn: Bankruptcy PO Box 9475 Minneapolis, MN 55440
Syncb/Rooms To Go xxxxxxxxxxxx6578 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Synchrony Bank/Gap xxxxxxxxxxxx7019 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	United States Trustee 1100 Commerce Street Rm. 976 Dallas, Texas 75242-1496

Case No: 19-42178-ELM-13
Debtor(s): **Gina Rene Campbell**

US Dept of Education
xxxxxxxxxx4974
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

US Dept of Education
xxxxxxxxxx5074
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

US Dept of Education
xxxxxx2642
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

US Dept of Education
xxxxxx2641
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

Waterford on the Green Apartments
6228 Glenview Dr.
North Richland Hills, TX 76180

Wells Fargo Bank
PO Box 6995
Portland, OR 97228

Wells Fargo Bank NA
xxxxxxxxxx0610
Attn: Bankruptcy
1 Home Campus MAC X2303-01A
Des Moines, IA 50328

MP Wright Law Group, PLLC
 3090 Olive St., Suite 300
 Dallas, TX 75219

Bar Number: **IL 6298791**
 Phone: **(214) 420-6465**

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION
 Revised 10/1/2016

IN RE: **Gina Rene Campbell**
 6276 Glenview Drive #176
 North Richland Hills, TX 76180

xxx-xx-9264

§
§
§
§
§

CASE NO: **19-42178-ELM-13**

Debtor(s)

AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS DATED: **6/6/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$365.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$36.00	\$36.50
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$71.40	\$0.00
Subtotal Expenses/Fees	\$112.40	\$36.50
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$252.60	\$328.50

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Santander Consumer USA	2017 Hyundai Elantra SE (approx.	\$12,110.00	\$12,225.00	1.25%	\$152.81

Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$152.81**

CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
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Payments for Current Post-Petition Mortgage Payments (Conduit): **\$0.00**

CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Case No: 19-42178-ELM-13
 Debtor(s): Gina Rene Campbell

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:	\$0.00
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TOTAL PRE-CONFIRMATION PAYMENTS

First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$152.81
Debtor's Attorney, per mo:	\$99.79
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$152.81
Debtor's Attorney, per mo:	\$175.69
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 6/14/2019

/s/ M. Paul Wright

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Gina Rene Campbell*Debtor*CASE NO. **19-42178-ELM-13**CHAPTER **13***Joint Debtor*

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on June 14, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ M. Paul Wright

M. Paul Wright
Bar ID: IL 6298791
MP Wright Law Group, PLLC
3090 Olive St., Suite 300
Dallas, TX 75219
(214) 420-6465

Ace Cash Express
1231 Greenway Dr, Suite 700
Irving, TX 75038
ATTN: BANKRUPTCY DEPT
LISA HERNANDEZ

Capital One
xxxxxxxxxxxx7741
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

City Hospital EC Center
4551 Western Center Blvd.
Fort Worth, TX 76137

AMCOL Systems, Inc.
xxxx3316
Attn: Bankruptcy
PO Box 21625
Columbia, SC 29221

Capital One
xxxxxxxxxxxx8202
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Comenity Bank/Abarcrombie
xxxxx2403
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

AMCOL Systems, Inc.
xxxx9738
Attn: Bankruptcy
PO Box 21625
Columbia, SC 29221

Cavalry Portfolio Services
xxxx3811
ATTN: Bankruptcy Department
500 Summit Lake Ste 400
Valhalla, NY 10595

Comenity Bank/Abarcrombie
xxxxx6279
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Attorney General
Collections Div Bankruptcy Sec
P.O. Box 12548
Austin, TX 78711-2548

Chase Card Services
xxxxxxxxxxxx5270
Attn: Bankruptcy
PO Box 15298
Wilmington, DE 19850

Comenity Bank/Buckle
xxxxxxxxxxxx2499
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Gina Rene Campbell*Debtor*CASE NO. **19-42178-ELM-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Comenity Bank/Express
xxxxx8377
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Conduent/US Bk Natl Brazos
xxxxxx2641
Attn: Claims Dept
PO Box 7051
Utica, NY 13504

Internal Revenue Service
Department of the Treasury
P.O. Box 7346
Philadelphia, PA 19101-7346

Comenity Bank/Limited Too
xxxxx3143
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Conn's Appliances Inc.
3295 College Street
Beaumont, TX 77701-4611

Internal Revenue Service
Special Procedures-Insolvency
P.O. Box 7346
Philadelphia, PA 19101-7346

Comenity Bank/Newport News
xxxxxxxxxxxx1973
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Credit Collection Services
xxxx1532
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062

Jessica Olsen-Zhang
15660 N. Dallas Parkway Ste 350
Dallas, TX 75248

Comenity Bank/Pier 1
xxxxxxxxxxxx8875
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Department Store National
Bank/Macy's
xxxxxx7200
Attn: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

Kohls/Capital One
xxxxxxxxxxxx4317
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Comenity Bank/Victoria Secret
xxxxxxxxxxxx0292
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Discover Financial
xxxxxxxxxxxx0850
Attn: Bankruptcy Department
PO Box 15316
Wilmington, DE 19850

Kohls/Capital One
xxxxxxxxxxxx1706
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Comenity Bank/Woman Within
xxxxx5881
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

First National Bank
xxxxxxxxxx0746
Attn: Bankruptcy
1620 Dodge St Mailstop 4440
Omaha, NE 68197

Linebarger Goggan Blair & Sampson,
LLP
2323 Bryan Street, Suite 1600
Dallas, Texas 75201

Conduent
xxxxxx2642
Attn: Claims Dept
PO Box 7051
Utica, NY 13504

Gina Rene Campbell
6276 Glenview Drive #176
North Richland Hills, TX 76180

Medical City Alliance
3101 N. Tarrant Parkway
Fort Worth, TX 76177

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Gina Rene Campbell*Debtor*CASE NO. **19-42178-ELM-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Medicredit Inc. xxxxx9226 Attn: Bankruptcy Department PO Box 1629 Maryland Heights, MO 63043	Portfolio Recovery xxxxxxxxxxxxx7356 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Syncb Bank/American Eagle xxxxxxxxxxxxx4923 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
MOHELA xxxxxxxxxxxxx0002 Attn: Bankruptcy 633 Spirit Dr Chesterfield, MO 63005	Portfolio Recovery xxxxxxxxxxxxx8130 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Syncb/Gap xxxxxxxxxxxxx3646 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Panhandle-Plains Student Loan Center xxx1179 Attn: Bankruptcy PO Box 839 Canyon, TX 79015	Portfolio Recovery xxxxxxxxxxxxx7019 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Syncb/Rooms To Go xxxxxxxxxxxxx6578 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Panhandle-Plains Student Loan Center xxx1079 Attn: Bankruptcy PO Box 839 Canyon, TX 79015	Portfolio Recovery xxxxxxxxxxxxx7789 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank xxxxxxxxxxxxx5478 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Panhandle-Plains Student Loan Center xxx1279 Attn: Bankruptcy PO Box 839 Canyon, TX 79015	Portfolio Recovery xxxxxxxxxxxxx3194 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank/ JC Penneys xxxxxxxxxxxxx4937 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Panhandle-Plains Student Loan Center xxx1379 Attn: Bankruptcy PO Box 839 Canyon, TX 79015	Portfolio Recovery xxxxxxxxxxxxx5478 Attn: Bankruptcy 120 Corporate Blvd Norfolk, VA 23502	Synchrony Bank/ Old Navy xxxxxxx7517 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896
Panhandle-Plains Student Loan Center xxx0979 Attn: Bankruptcy PO Box 839 Canyon, TX 79015	Santander Consumer USA xxxxxxxxxxxxx1000 Attn: Bankruptcy PO Box 961245 Fort Worth, TX 76161	Synchrony Bank/Amazon xxxxxxxxxxxxx7789 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Gina Rene Campbell*Debtor*CASE NO. **19-42178-ELM-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #3)

Synchrony Bank/Care Credit
xxxxxxxxxxxx2105
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Synchrony Bank/Walmart
xxxxxxxxxx5003
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

US Dept of Education
xxxxxx2642
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

Synchrony Bank/Care Credit
xxxxxxxxxxxx4165
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Synchrony Bank/Walmart
xxxxxxxxxxxx8130
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

US Dept of Education
xxxxxx2641
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

Synchrony Bank/Chevron
xxxxxxxxxxxx9468
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Target
xxxxxxxxxxxx5546
Attn: Bankruptcy
PO Box 9475
Minneapolis, MN 55440

Wells Fargo Bank
PO Box 6995
Portland, OR 97228

Synchrony Bank/Gap
xxxxxxxxxxxx7019
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Target
xxxxxx8507
Attn: Bankruptcy
PO Box 9475
Minneapolis, MN 55440

Wells Fargo Bank NA
xxxxxxxxxxxx0610
Attn: Bankruptcy
1 Home Campus MAC X2303-01A
Des Moines, IA 50328

Synchrony Bank/Old Navy
xxxxxxxxxxxx7356
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

United States Trustee
1100 Commerce Street
Rm. 976
Dallas, Texas 75242-1496

Synchrony Bank/Old Navy
xxxxxxxxxxxx0915
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

US Dept of Education
xxxxxxxxxxxx4974
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

Synchrony Bank/PayPal Cr
xxxxxxx3744
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

US Dept of Education
xxxxxxxxxxxx5074
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116